

IN THE SPECIFICATION:

Please amend the specification as follows:

Page 12, line 6, delete "automated clearing house;

line 7, delete "(, and delete ");

Page 13, line 18, delete "826" and insert -- 326 --; and

Page 14, line, 13, delete "412" and insert -- 414 --.

IN THE CLAIMS:

Please cancel claim 1 and add new claims 127-141 as follows:

-- 127. A method of accumulating payment information comprising the steps,

B) performed by a processor, of:

receiving the payment information at an accumulator agency, the payment information including at least disbursement information;

identifying the payment information having a debit transaction and an addendum transaction; and

transmitting the payment information from the accumulator agency, the transmission being determined by the identification of the payment information.

128. The method of claim 127, further comprising the step of validating the payment information.

129. The method of claim 127, wherein the payment information is received as a financial electronic data interchange.

130. The method of claim 127, wherein the payment information is transmitted as an electronic funds transfer.

131. The method of claim 127, wherein the payment information is transmitted as an electronic data interchange.

132. A system for accumulating payment information comprising:
a receiving component configured to receive payment information at an accumulator agency, the payment information including at least disbursement information;
an identifying component configured to identify the payment information having a debit transaction and an addendum transaction; and
a transmitting component configured to transmit the payment information from the accumulator agency, the transmission being determined by the identification of the payment information.

133. The system of claim 132, further comprising a validating component configured to validate the payment information.

134. The system of claim 132, wherein the receiving component is further configured to receive the payment information as a financial electronic data interchange.

135. The system of claim 132, wherein the transmitting component is further configured to transmit the payment information as an electronic funds transfer.

136. The system of claim 132, wherein the transmitting component is further configured to transmit the payment information as an electronic data interchange.

137. A computer program product comprising:

a computer usable medium having computer readable code embodied therein for accumulating payment information, the computer usable medium comprising:

a receiving module configured to receive the payment information at an accumulator agency, the payment information including at least disbursement information;

an identifying module configured to identify the payment information having a debit transaction and an addendum transaction; and

a transmitting module configured to transmit the payment information from the accumulator agency, the transmission being determined by the identification of the payment information.

138. The product of claim 137, further comprising a validating module configured to validate the payment information.